

Information to identify the case:

| | | | |
|---|----------------------------------|--------------------------------|-------------|
| Debtor 1 | <u>Ronald Jones</u> | Social Security number or ITIN | xxx-xx-9161 |
| | First Name Middle Name Last Name | EIN | -- |
| Debtor 2 | <u>Kathleen Jones</u> | Social Security number or ITIN | xxx-xx-4482 |
| (Spouse, if filing) | First Name Middle Name Last Name | EIN | -- |
| United States Bankruptcy Court District of New Jersey | | | |
| Case number: 19-14955-RG | | | |

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Ronald Jones

Kathleen Jones

6/11/24

By the court: Rosemary Gambardella
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Ronald Jones
Kathleen Jones
Debtors

Case No. 19-14955-RG
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin

Page 1 of 4

Date Rcvd: Jun 11, 2024

Form ID: 3180W

Total Noticed: 49

The following symbols are used throughout this certificate:

| Symbol | Definition |
|--------|---|
| + | Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP. |
| ^ | Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036. |
| ## | Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable. |

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 13, 2024:

| Recip ID | Recipient Name and Address |
|-----------|--|
| db/jdb | + Ronald Jones, Kathleen Jones, 10 Wood Street, Wayne, NJ 07470-7348 |
| sp | + David C. Wigfield, 1599 Hmaburg Turnpike, Wayne, NJ 07470-4093 |
| cr | + Fay Servicing LLC, Friedman Vartolo LLP, 85 Broad Street, Suite 501, New York, NY 10004-1734 |
| cr | + Fay Servicing, LLC as servicer for Wilmington Trus, Friedman Vartolo, LLP, 85 Broad St, New York, NY 10004-2434 |
| r | John G Susani, 52-54 Holsman Street, Paterson, NJ 07522 |
| cr | + Planet Home Lending, LLC, Friedman Vartolo LLP, 85 Broad Street, Suite 501, New York, NY 10004-1734 |
| 518077087 | + Anila Gjini and Vladimir Gjini, C/o, 322 Route 46 West Suite 120, Parsippany, NJ 07054-2340 |
| 518077088 | + Ann Morrow, 75 Maiden Lane, Suite 205, New York, NY 10038-4810 |
| 518346661 | + Apex Healthcare, 400 Rella Blvd., Suffern, NY 10901-4241 |
| 518203584 | + Atlantic Health System, Patient Financial Services, 100 Madison Avenue, Interoffice Box 905, Morristown, NJ 07960-6136 |
| 518077091 | + Celentano, Stadtmauer & Walentowicz, 1035 Route 46 East, PO Box 2595, Clifton, NJ 07015-2595 |
| 518259130 | + Chilton Medical Center, Attn: CCCB, PO Box 1750, Whitehouse Sta, NJ 08889-1750 |
| 518077095 | + Hackensack Univeristy Medical Center, PO Box 48027, Newark, NJ 07101-4827 |
| 518077096 | + Hackensack University Medical Center, 30 Prospect Avenue, Hackensack, NJ 07601-1915 |
| 518203602 | + Jason Stiff, 54 Holsman St., Paterson, NJ 07522-1742 |
| 518077097 | + John P. DeMaio, 75 Maiden Lane, Suite 205, New York, NY 10038-4810 |
| 518259264 | + Montclair Radiology, CCCB, PO Box 1750, Whitehouse Sta., NJ 08889-1750 |
| 518259129 | + Plains Cardio Pulmonary Assoc., CCCB, PO Box 1750, Whitehouse Sta, NJ 08889-1750 |
| 520254567 | Plains Cardio Pulmonary Associates, c/o CCCB, PO Box 1750, Whitehouse Station, NJ 08889-1750 |
| 518077104 | + Scipione, Berg & associates, LLC, 130 Clinton Road, Suite 201, Fairfield, NJ 07004-2927 |
| 518259345 | + St. Mary's Hospital, CCCB, PO Box 1750, Whitehouse Sta, NJ 08889-1750 |
| 518346662 | Steven Potter, 278 Boulevard, Ste 1, Pompton Plains, NJ 07444 |
| 518077106 | + Summit Collection Serv, 50 N Franklin Tpke Ste 5, Ho Ho Kus, NJ 07423-1562 |
| 518203597 | + SurgiCare of Ridgewood, 1124 E. Ridgewood Ave., Ridgewood, NJ 07450-3942 |
| 518101344 | + Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021 |
| 518203599 | + Valley Physician Services, PO Box 11653, Belfast, ME 04915-4007 |

TOTAL: 26

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

| Recip ID | Notice Type: Email Address | Date/Time | Recipient Name and Address |
|-----------|---|----------------------|--|
| smg | Email/Text: usanj.njbankr@usdoj.gov | Jun 11 2024 20:47:00 | U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534 |
| smg | + Email/Text: ustpregion03.ne.ecf@usdoj.gov | Jun 11 2024 20:47:00 | United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235 |
| cr | + EDI: PRA.COM | Jun 12 2024 00:41:00 | Synchrony Bank/c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021 |
| 518077086 | + MEBN | | |

District/off: 0312-2

User: admin

Page 2 of 4

Date Rcvd: Jun 11, 2024

Form ID: 3180W

Total Noticed: 49

| | | | |
|-----------|---|----------------------|--|
| | | Jun 11 2024 20:53:09 | Account Resolution Services, Attn: Bankruptcy, Po Box 459079, Sunrise, FL 33345-9079 |
| 518077089 | + EDI: LCIBAYLN | Jun 12 2024 00:41:00 | Bayview Financial Loan, Attn: Bankruptcy Dept., 4425 Ponce De Leon - Blvd. 5th, Miami, FL 33146-1873 |
| 518077090 | + EDI: CAPITALONE.COM | Jun 12 2024 00:41:00 | Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285 |
| 518137012 | + EDI: AIS.COM | Jun 12 2024 00:41:00 | Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901 |
| 518077092 | + Email/Text: bankruptcy@certifiedcollection.com | Jun 11 2024 20:47:00 | Certified Credit & Collection Bureau, PO Box 336, Raritan, NJ 08869-0336 |
| 518077093 | + Email/PDF: creditonebknotifications@resurgent.com | Jun 11 2024 21:09:50 | Credit One Bank, Attn: Bankruptcy Department, Po Box 98873, Las Vegas, NV 89193-8873 |
| 518236262 | Email/Text: BNCnotices@dcmsservices.com | Jun 11 2024 20:47:00 | Emergency Physicians Associate North Jersey, PO Box 1123, Minneapolis MN 55440-1123 |
| 518203581 | Email/Text: ECF@fayservicing.com | Jun 11 2024 20:46:00 | Fay Servicing, 440 LaSalle Street, #2000, Chicago, IL 60605 |
| 518317578 | Email/Text: ECF@fayservicing.com | Jun 11 2024 20:46:00 | Fay Servicing, LLC, PO Box 814609, Dallas, TX 75381-4609 |
| 518191135 | + EDI: JEFFERSONCAP.COM | Jun 12 2024 00:41:00 | First Financial Investment Fund Holdings, Llc, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999 |
| 518077094 | + Email/Text: grceoscar@generalrevenue.com | Jun 11 2024 20:46:00 | General Revenue Corporation, Attn: Bankruptcy Dept., 4660 Duke Dr., Ste 300, Mason, OH 45040-8466 |
| 518120305 | Email/PDF: resurgentbknotifications@resurgent.com | Jun 11 2024 20:59:01 | LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587 |
| 518077100 | + Email/PDF: resurgentbknotifications@resurgent.com | Jun 11 2024 20:59:32 | LVNV Funding/Resurgent Capital, Attn: Bankruptcy, Po Box 10497, Greenville, SC 29603-0497 |
| 518077099 | + EDI: LENDNGCLUB | Jun 12 2024 00:41:00 | LendingClub, Attn: Bankruptcy, 71 Stevenson St, Ste 1000, San Francisco, CA 94105-2967 |
| 518163476 | Email/PDF: MerrickBKNotifications@Resurgent.com | Jun 11 2024 20:59:04 | MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368 |
| 518077101 | + Email/Text: Mercury@ebn.phinsolutions.com | Jun 11 2024 20:46:00 | Mercury/FBT, Attn: Bankruptcy, Po Box 84064, Columbus, GA 31908-4064 |
| 518077102 | + Email/PDF: MerrickBKNotifications@Resurgent.com | Jun 11 2024 21:33:02 | Merrick Bank/CardWorks, Attn: Bankruptcy, Po Box 9201, Old Bethpage, NY 11804-9001 |
| 518077103 | + Email/Text: BKMAIL@planethomelending.com | Jun 11 2024 20:47:00 | Planet Home Lending, Attn: Bankruptcy, 321 Research Pkwy Ste 303, Meriden, CT 06450-8342 |
| 518101344 | ^ MEBN | Jun 11 2024 20:54:13 | Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021 |
| 518259263 | + Email/Text: BKMAIL@planethomelending.com | Jun 11 2024 20:47:00 | Wilmington Savings Fund Society, FSB, et al, c/o Planet Home Lending, LLC, 321 Research Pkwy #303, Meriden, CT 06450-8342 |
| 518255786 | + Email/Text: ECF@fayservicing.com | Jun 11 2024 20:46:00 | Wilmington Trust, National Association, Trustee of MFRA Trust 2015-1, c/o Fay Servicing, LLC, 3000 Kellway Drive, Suite 150, Carrollton, TX 75006-3357 |

TOTAL: 24

BYPASSED RECIPIENTS

District/off: 0312-2

User: admin

Page 3 of 4

Date Rcvd: Jun 11, 2024

Form ID: 3180W

Total Noticed: 49

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

| Recip ID | Bypass Reason | Name and Address |
|-----------|---------------|---|
| cr | | Bascom Corporation, c/o Allen J. Underwood II, Esq., Becker LLC, 354 Eisenhower Parkway, Suite 1500, Livingston |
| 518077098 | ##+ | KML Law Group, PC, 216 Haddon Avenue, Ste. 406, Westmont, NJ 08108-2812 |
| 518203594 | ##+ | North American Partners in, Anesthesia NJ, PO Box 49, Glen Head, NY 11545-0049 |
| 518077105 | ##+ | Steven D. Potter, M.D., 287 Boulevard Suite #1, Pompton Plains, NJ 07444-1726 |

TOTAL: 1 Undeliverable, 0 Duplicate, 3 Out of date forwarding address

NOTICE CERTIFICATION

I, **Gustava Winters**, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 13, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 11, 2024 at the address(es) listed below:

| Name | Email Address |
|----------------------------|--|
| Allen Joseph Underwood, II | on behalf of Creditor Bascom Corporation aunderwood@litedepalma.com ajunderwood@ecf.courtdrive.com;grodriguez@litedepalma.com |
| Angela Catherine Pattison | on behalf of Creditor Fay Servicing LLC as servicer for Wilmington Trust, National Association, not in its individual capacity, but solely as trustee for MFRA Trust 2015-1 apattison@hillwallack.com, apattison@ecf.courtdrive.com |
| Carlos D Martinez | on behalf of Debtor Ronald Jones carlos@martinezlegal.co |
| Carlos D Martinez | on behalf of Joint Debtor Kathleen Jones carlos@martinezlegal.co |
| David E. Sklar | on behalf of Realtor John G Susani desklar@pbnlaw.com mpdermatis@pbnlaw.com;pnbalala@pbnlaw.com;jmoconnor@pbnlaw.com |
| David L. Stevens | on behalf of Joint Debtor Kathleen Jones dstevens@scura.com dstevens@scura.com;ecfbkfilings@scuramealey.com;pevangelista@scura.com;amurphy@scura.com;vmajano@scura.com;jromer o@scura.com;spereyra@scura.com;14518@notices.nextchapterbk.com;dwoody@scura.com;sterry@scura |
| David L. Stevens | on behalf of Debtor Ronald Jones dstevens@scura.com dstevens@scura.com;ecfbkfilings@scuramealey.com;pevangelista@scura.com;amurphy@scura.com;vmajano@scura.com;jromer o@scura.com;spereyra@scura.com;14518@notices.nextchapterbk.com;dwoody@scura.com;sterry@scura |
| Denise E. Carlon | on behalf of Creditor Wilmington Savings Fund Society FSB d/b/a Christiana Trust not in its individual capacity but solely as trustee for Bantam Funding Trust 2018-1 dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com |
| Jonathan C. Schwalb | on behalf of Creditor Fay Servicing LLC as servicer for Wilmington Trust, National Association, not in its individual capacity, but solely as trustee for MFRA Trust 2015-1 bankruptcy@friedmanvartolo.com, jschwalb@ecf.courtdrive.com |
| Jonathan C. Schwalb | on behalf of Creditor Planet Home Lending LLC bankruptcy@friedmanvartolo.com, jschwalb@ecf.courtdrive.com |
| Jonathan C. Schwalb | on behalf of Creditor Fay Servicing LLC bankruptcy@friedmanvartolo.com jschwalb@ecf.courtdrive.com |
| Marie-Ann Greenberg | |

District/off: 0312-2

User: admin

Page 4 of 4

Date Rcvd: Jun 11, 2024

Form ID: 3180W

Total Noticed: 49

magecf@magtrustee.com

Melissa N. Licker

on behalf of Creditor Fay Servicing LLC as servicer for Wilmington Trust, National Association, not in its individual capacity,
but solely as trustee for MFRA Trust 2015-1 mlicker@hillwallack.com, HWBKnewyork@ecf.courtdrive.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 14